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CONFIRMATION NO. 5664

SERIAL NUMBER 09/691,927	FILING DATE 10/19/2000 RULE	CLASS 705	GROUP ART UNIT 2164			ATTORNEY DOCKET NO. 3939-4000	
•	er, Glen Cove, NY;	***					
** FOREIGN APPLICATIONS ************************************							
IF REQUIRED, FOREIGN FILING LICENSE ** SMALL ENTITY ** GRANTED ** 01/29/2001							
Foreign Priority claimed 35 USC 119 (a-d) conditions met Allowance Verified and Acknowledged Examiner's Signature Initials				SHEETS CLAI		INDEPENDENT CLAIMS 68	
ADDRESS Mark J. Schildkraut MORGAN & FINNEC 345 Park Avenue New York ,NY 10154	•						
TITLE Apparatus, system, and method for an electronic payment system							
RECEIVED No.	S: Authority has been given in Paper to charge/credit DEPOSIT ACCOUNT for following:			All Fees 1.16 Fees (Filing) 1.17 Fees (Processing Ext. of time) 1.18 Fees (Issue) Other Credit			